

In re:
Juliusz Warszawa
Elizabeth Warszawa
Debtors

Case No. 19-16485-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 18, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Juliusz Warszawa, Elizabeth Warszawa, 129 Bonnie Lark Court, Chalfont, PA 18914-3952

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 19 2024 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2024 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14406023	Email/Text: membersolutions@ardentcu.org	Nov 19 2024 00:18:00	Ardent Federal Credit, 1500 Spring Garden St., Suite 500, Phila., PA 19130
14406024	Email/Text: bankruptcy@bbandt.com	Nov 19 2024 00:18:00	Bb&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
14406028	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 19 2024 00:18:00	Citizens Bank, PO Box 42008, Providence, RI 02940-2008
14417142	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 19 2024 00:18:00	Citizens Bank N.A., One Citizens Bank Way Mailstop: JCA115, Johnston, RI 02919
14443384	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 19 2024 00:18:00	CSMC 2018-SP3 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14410794	^ MEBN	Nov 19 2024 00:08:01	CSMC 2018-SP3 Trust, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14406025	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2024 00:19:25	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14420634	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2024 00:19:19	Capital One Bank (USA), N.A., PO BOX 71083, Charlotte NC 28272-1083
14419885	+ Email/PDF: ebn_ais@aisinfo.com	Nov 19 2024 00:19:19	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14406026	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2024 00:19:50	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14406027	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2024 00:19:27	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14406029	Email/Text: mrdiscen@discover.com	Nov 19 2024 00:18:00	Discover Financial, Attn: Bankruptcy Department,

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			Po Box 15316, Wilmington, DE 19850
14410994	Email/Text: mrdiscen@discover.com	Nov 19 2024 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14406030	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 19 2024 00:18:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14441235	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 19 2024 00:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14441405	Email/PDF: resurgentbknofications@resurgent.com	Nov 19 2024 00:18:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14406031	+ Email/Text: DeftBkr@santander.us	Nov 19 2024 00:18:00	Santander Bank, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3563
14406032	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 19 2024 00:18:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14406033	+ Email/Text: bankruptcy@sunrisecreditservices.com	Nov 19 2024 00:18:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
14406034	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 19 2024 00:19:19	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14406035	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 19 2024 00:45:59	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor CSMC 2018-SP3 Trust bkgroup@kmlawgroup.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor CSMC 2018-SP3 Trust bkgroup@kmlawgroup.com

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MICHAEL SETH SCHWARTZ

on behalf of Debtor Juliusz Warszawa msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com

MICHAEL SETH SCHWARTZ

on behalf of Joint Debtor Elizabeth Warszawa msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Juliusz Warszawa)	Case No. 19-16485-pmm
)	
Elizabeth Warszawa)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: November 18, 2024

For The Court

Timothy B. McGrath
Clerk of Court